UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/037,827	01/03/2002	Dean A. Seifert	FDC 0167 PUS	6573

22045	7590	03/14/2005

BROOKS KUSHMAN P.C.
1000 TOWN CENTER
TWENTY-SECOND FLOOR
SOUTHFIELD, MI 48075

EXAMINER
BORLINGHAUS, JASON M

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 03/14/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

		Application No.	Applicant(s)
Office Action Summary		10/037,827	SEIFERT ET AL.
		Examiner	Art Unit	
		Jason M. Borlinghaus	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _01 November 2004_.

2a)☐ This action is **FINAL.**   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-38_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-38_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on _03 January 2002_ is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _11/04, 2/04, 1/02_.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____.

DETAILED ACTION

Claim Objections

Claim 8 is objected to because of the following informalities: improper reference.

Applicant states, "8. The method of claim 8 wherein the receive-transaction initiating

device is a telephone." Examiner suggests that applicant should change the claim

language to "8. The method of claim 6 wherein the receive-transaction initiating device

is a telephone" to improve Claim clarity.

Claim 37 is objected to because of the following informalities: improper grammar.

Applicant states, "the identification number and the confirmation code is not provided."

Examiner suggests that applicant should change the claim language to "the

identification number and the confirmation code are not provided" to improve Claim

language.

Appropriate correction is required.

Double Patenting

The nonstatutory double patenting rejection is based on a judicially created
doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the
unjustified or improper timewise extension of the "right to exclude" granted by a patent
and to prevent possible harassment by multiple assignees. See *In re Goodman*, 11
F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225
USPQ 645 (Fed. Cir. 1985); *In re Van Omum*, 686 F.2d 937, 214 USPQ 761 (CCPA
1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970);and, *In re Thorington*,
418 F.2d 528, 163 USPQ 644 (CCPA 1969).
A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) may be
used to overcome an actual or provisional rejection based on a nonstatutory double
patenting ground provided the conflicting application or patent is shown to be commonly
owned with this application. See 37 CFR 1.130(b).
Effective January 1, 1994, a registered attorney or agent of record may sign a
terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with
37 CFR 3.73(b).

Claims 1, 2 – 4, 10, 11 – 13, 20, 23 – 27, 29, 33 – 34, 36 and 38 are

provisionally rejected under the judicially created doctrine of obviousness-type double

patenting as being unpatentable over claims 4, 10, 12 – 13, 15, 17, 22, 23, 30, 40 and

54 of copending Application No. 09/975,171 (US Patent Pub. 2003/0069856), herein

referred to as PG Pub. '856.

Regarding Claims 1, 10 and 20, although the conflicting claims are not identical,

they are not patentably distinct from each other because PG Pub. '856 claims:

- storing transaction data on a host computer system, wherein the transaction data

  includes a desired amount of money to be electronically transferred from a

  sender to a recipient. ("storing transaction data on a host computer system,

  wherein the transaction data includes a desired amount of money to be

  transferred to a recipient." – see Claim 17 of PG Pub. '856);

- receiving transaction identifying information provided by the recipient/receiving at

  the host computer system transaction identifying information from a receive-

  transaction initiating terminal in communication with the host computer system,

  wherein the transaction identifying information is provided by the recipient.

  ("receiving transaction identifying information provided by the recipient." – see

  Claim 17 of PG Pub. '856);

- comparing the transaction identifying information with transaction data on the

  host computer system. ("comparing the transaction identifying information with

  the transaction data stored on the host computer system." – see Claim 17 of PG

  Pub. '856);

- providing a confirmation code (account code) and/or identification code, to be issued to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system (see Claim 22 and Claim 23 of PG Pub. '856);

- storing the confirmation code (account code) and/or identification code on the host computer system. ("storing the...code on the host computer system." – see Claim 22 and Claim 23 of PG Pub. '856);

- receiving at the host computer system input corresponding to the confirmation code and/or identification code from a dispensing terminal in communication with the host computer system. ("host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored account code and stored identification code, and instructions for allowing a portion of the payout funds to be debited from the payout account if the input matches the stored account code and stored identification code allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal." – see Claim 40 of PG Pub. '856);

- comparing the input to the confirmation code and/or identification code stored on the host computer system (see Claim 40 of PG Pub. '856); and

- allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal if the input matches the

confirmation code and/or identification code stored on the host computer system.
(see Claim 40 of PG Pub. '856).

Regarding Claims 2 – 4 and 11 – 13, although the conflicting claims are not
identical, they are not patentably distinct from each other because PG Pub. '856 claims
a confirmation code (stored account code) and/or identification code (stored
identification code). (See Claim 40 of PG Pub. '856). While PG Pub. '856 does not
explicitly state that the confirmation code and/or the identification code includes a
number, letter or symbol, it is well-known in the art that security codes, such as a PIN,
an identification number and a computer password, can be composed of numbers,
letters or symbols.

Regarding Claim 23, although the conflicting claims are not identical, they are
not patentably distinct from each other because PG Pub. '856 claims loading payout
funds corresponding to at least a portion of the desired amount of money in a payout
account maintained on the host computer system, and allowing the payout account to
go negative by an amount to cover a transaction fee associated with use of the
dispensing terminal. ("The system of claim 45 wherein the host computer system further
includes instructions for allowing the payout account to go negative by a predetermined
amount in order to cover a transaction fee." – Claim 54 of PG Pub. '856)

Regarding Claim 24, although the conflicting claims are not identical, they are
not patentably distinct from each other because PG Pub. '856 claims loading payout
funds corresponding to at least a portion of the desired amount of money in a payout
account maintained on the host computer system, receiving at the host computer

system a debit request from the dispensing terminal, automatically determining by the host computer system a transaction fee associated with use of the dispensing terminal in response to receiving the debit request, and then loading an additional amount in the payout account to cover the transaction fee. ("The method of claim 1 further comprising loading an additional amount in the payout account to cover a transaction fee. " – see Claim 12 of PG Pub. '856). ("The method of claim 12 further comprising automatically calculating the transaction fee." – see Claim 13 of PG Pub. '856).

Regarding Claim 25, although the conflicting claims are not identical, they are not patentably distinct from each other because PG Pub. '856 claims the step of automatically determining the transaction fee includes assuming an even, whole dollar first portion of the debit request corresponds to a desired withdrawal amount for the recipient, and attributing a second portion of the debit request to the transaction fee. ("The method of claim 12 further comprising automatically calculating the transaction fee." – see Claim 13 of PG Pub. '856).

Regarding Claim 26, although the conflicting claims are not identical, they are not patentably distinct from each other because PG Pub. '856 claims loading payout funds corresponding to at least a portion of the desired amount of money in a payout account maintained on the host computer system, and allowing the dispensing terminal to debit the payout account to cover a transaction fee associated with use of the dispensing terminal. ("The method of claim 1 further comprising allowing the payout account to be debited by an amount sufficient to cover a transaction fee." – see Claim 10 of PG Pub. '856).

Regarding Claim 27, although the conflicting claims are not identical, they are

not patentably distinct from each other because PG Pub. '856 claims the allowing step

includes allowing funds, corresponding to a first portion of the desired amount of money,

to be dispensed by the dispensing terminal if the input matches the confirmation code

stored on the host computer system, and wherein the method further comprises

receiving at the host computer system additional input corresponding to the confirmation

code from an additional dispensing terminal in communication with the host computer

system, comparing the additional input to the confirmation code stored on the host

computer system, and allowing additional funds, corresponding to a second portion of

the desired amount of money, to be dispensed by the additional dispensing terminal if

the additional input matches the confirmation code stored on the host computer system.

("The method of claim 3 further comprising receiving input associated with the payout

card, comparing the input to the card identifying information stored on the host

computer system, and allowing a portion of the payout funds to be debited from the

payout account if the input matches the card identifying information stored on the host

computer system." – Claim 4 of PG Pub. '856). (" The method of claim 1 further

comprising authorizing issuance of cash to the recipient that corresponds to another

portion of the desired amount of money to be transferred." – see Claim 15 of PG Pub.

'856).

Regarding Claims 29, 36 and 38, although the conflicting claims are not

identical, they are not patentably distinct from each other because PG Pub. '856 claims

the step of receiving transaction identifying information includes receiving the

transaction identifying information at the host computer system from an electronic

terminal (a first terminal) that is different than the dispensing terminal (a second

terminal). (see Claim 30 of PG Pub. '856).

Regarding Claims 33 and 34, although the conflicting claims are not identical, they

are not patentably distinct from each other because PG Pub. '856 claims the

allowing/authorizing step comprises allowing/authorizing the funds to be dispensed by

the dispensing terminal to the recipient. ("...if the input matches the stored account code

and stored identification code allowing funds, corresponding to at least a portion of the

desired amount of money, to be dispensed by the dispensing terminal." – see Claim 40

of PG Pub. '856).

This is a <u>provisional</u> obviousness-type double patenting rejection because the

conflicting claims have not in fact been patented.

Claims 21 – 22, 30 – 32 and 35 are provisionally rejected under the judicially

created doctrine of obviousness-type double patenting as being unpatentable over

Claims 4, 10, 12 – 13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No.

09/975,171, herein referred to as PG Pub. '856, in view of Walker (US Patent

5,650,604).

Regarding Claim 21 – 22 and 31, PG Pub. '856 claims:

- a method further comprising receiving at the host computer an identification code

  provided by the recipient. ("receiving transaction identifying information provided

  by the recipient." – see Claim 17 of PG Pub. '856).

  PG Pub. '856 does not claim:

- a method wherein the transaction identifying information includes a first code provided by the sender to the recipient;

- a method further comprising generating the confirmation code by the host computer system based on the identification code, wherein the identification code is different than the first code; or

- a method wherein the confirmation code is not provided by or to the sender during the money transfer receive transaction.

    Walker discloses:

- a method wherein the transaction identifying information includes a first code provided by the sender to the recipient. ("Transferor provides transferee with transferor identification number and other transaction information." – see 1220, figure 12A);

- a method further comprising receiving at the host computer system an identification code (transferor identification number) provided by the recipient, and generating the confirmation code (confirmation) by the host computer system based on the identification code, wherein the identification code is different than the first code. ("Transferor provides transferee with transferor identification number and other transaction information." – see 1220, figure 12A). ("Central controller sends a confirmation to the transferee." – see 1275, figure 12B). It would be assumed that the confirmation code would be a different code than the identification code as there would be no value in repeating back to the recipient the same inputted code; and

- a method wherein the confirmation code (confirmation) is not provided by or to the sender during the money transfer receive transaction. ("Central controller sends a confirmation to the transferee." – see 1275, figure 12B).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified PG Pub. '856 by having the sender provide the recipient with the identification code that causes the host computer system to generate a confirmation code, as was done by Walker, as an additional security layer on the fund transfer process.

Regarding Claim 30 and 32, PG Pub. '856 claims a dispensing terminal. ("the desired amount of money, to be dispensed by the dispensing terminal." – see Claim 40 of PG Pub. '856).

PG Pub. '856 does not claim that the dispensing terminal is an unattended teller machine.

Walker discloses that the dispensing terminal is an unattended automatic teller machine. ("This credit can be used to offset other incurred charges on transferee's account or can be withdrawn from the account as cash at an Automated Teller Machine (ATM)." – see paragraph 0057).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified PG Pub. '856 by allowing the recipient to receive the dispensed funds at an Automated Teller Machine, as was done by Walker, to provide the recipient a method to easily obtain the transferred funds.

This is a <u>provisional</u> obviousness-type double patenting rejection.

Claims 5, 14 and 28 are provisionally rejected under the judicially created

doctrine of obviousness-type double patenting as being unpatentable over Claims 4, 10,

12 – 13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171, herein

referred to as PG Pub. '856, in view of Shore (US Patent Pub. 2003/0149662).

Regarding Claim 5 and 14, PG Pub. '856 does not claim a method of wherein

the confirmation code and/or identification code includes an image.

Shore discloses a method of wherein the confirmation code and/or identification

code includes an image. ("The image verification would be an additional security

measure that would work in conjunction with all the others." – see paragraph 0123).

It would have been obvious to one of ordinary skill in the art at the time the

invention was made to have modified PG Pub. '856, by incorporating a variety of

formats for the confirmation code and/or identification code, as was done by Shore, to

ensure that the confirmation code and/or identification code could be communicated in a

versatile manner and for allowing further security measures for the funds transfer

process.

Regarding Claim 28, although the conflicting claims are not identical, they are

not patentably distinct from each other because PG Pub. '856 claims:

- storing the identification code on the host computer system. ("storing the…code

   on the host computer system." – see Claim 22 and Claim 23 of PG Pub. '856);

- receiving at the host computer system input corresponding to the confirmation

   code and/or identification code from a dispensing terminal in communication with

   the host computer system. ("host computer system is further operative to receive

input associated with the payout card, and further includes instructions for

comparing the input to the stored account code and stored identification code,

and instructions for allowing a portion of the payout funds to be debited from the

payout account if the input matches the stored account code and stored

identification code allowing funds, corresponding to at least a portion of the

desired amount of money, to be dispensed by the dispensing terminal." – see

Claim 40 of PG Pub. '856);

- comparing the additional input to the identification code stored on the host

  computer system (see Claim 40 of PG Pub. '856); and

- allowing funds, corresponding to at least a portion of the desired amount of

  money, to be dispensed by the dispensing terminal if the input matches the

  identification code stored on the host computer system. (see Claim 40 of PG

  Pub. '856).

  PG Pub. '856 does not claim:

- receiving at the host computer an identification code from an electronic terminal

  that is different from the dispensing terminal, the identification code being an

  anatomical image of the recipient.

  Shore discloses:

- receiving at the host computer an identification code from an electronic terminal

  that is different from the dispensing terminal, the identification code being an

  anatomical image (fingerprint and/or other biometric data) of the recipient. ("The

  image verification would be an additional security measure that would work in

conjunction with all the others." – see paragraph 0123). ("In the exemplary

embodiment, a user ID or and PIN and/or fingerprint (the phrase "fingerprint" is

meant herein to include the "print" or other image of any finger, including a

thumb) and/or other biometric data, would be required to access or transmit any

data from the PDA device using the PDA software." – see paragraph 0018).

It would have been obvious to one of ordinary skill in the art at the time the

invention was made to have modified PG Pub. '856, by incorporating a variety of

formats for the identification code, as was done by Shore, to ensure that identification

code could be communicated in a versatile manner and allowing for further security

measures for the funds transfer process. While neither Seifert nor Shore explicitly state

that anatomical image is entered via a first terminal, it is well-known in the art that

anatomical image would need to be entered into the system prior to the recipient's use

of the dispensing terminal.

This is a <u>provisional</u> obviousness-type double patenting rejection.

Claims 6 – 9 and 37 are provisionally rejected under the judicially created

doctrine of obviousness-type double patenting as being unpatentable over Claims 4, 10,

12 – 13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171, herein

referred to as PG Pub. '856, in view of Amann (US Patent Pub 2002/0062285).

Regarding Claim 6 – 9, PG Pub. '856 does not claim:

- a method wherein the step of providing a confirmation code includes providing,

    by the host computer system, the confirmation code to a receive-transaction

    initiating device in communication with the host computer system;

- a method wherein the receive-transaction device is a personal computer;

- a method wherein the receive-transaction initiating device is a telephone; or

- a method wherein the step of providing a confirmation code includes providing, by a telephone operator, the confirmation code to the recipient.

  Amann discloses:

- a method wherein the step of providing a confirmation code (PIN) includes providing, by the host computer system, the confirmation code to a receive-transaction initiating device in communication with the host computer system (P2P server). ("The P2P server is capable of transmitting the response to a payee computing device, which optionally includes the PIN code required to access the payment." – see paragraph 0014);

- a method wherein the receive-transaction device is a personal computer (payee computing device). ("The P2P server is capable of transmitting the response to a payee computing device, which optionally includes the PIN code required to access the payment." – see paragraph 0014);

- a method wherein the receive-transaction initiating device is a telephone. ("Alternatively, the PIN code is transmitted to the payor computing device and communicated to the payee via any transmission method known to those skilled in the art, for example, via telephone or email." – see paragraph 0014); and

- a method of wherein the step of providing a confirmation code includes providing, by a telephone operator, the confirmation code to the recipient. (" Alternatively, the PIN code is transmitted to the payor computing device and communicated to

the payee via any transmission method known to those skilled in the art, for

example, via <u>telephone</u> or email." – see paragraph 0014).

It would have been obvious to one of ordinary skill in the art at the time the

invention was made to have modified PG Pub. '856, by incorporating the ability to

communicate the confirmation code and/or identification code to the recipient through a

personal computer or through the telephone, as was done by Amann, to enhance ease

of communication of the confirmation code and/or identification code to recipient.

Regarding Claim 37, PG Pub. '856 does not claim a method wherein the

identification number and the confirmation code are not provided by or to the sender

during the money transfer receive transaction.

Amann discloses a method wherein the identification number (PIN) and the

confirmation code (notification) are not provided by or to the sender during the money

transfer receive transaction. ("The P2P system delivers the notification and PIN code to

the payee device, instructing the payee as to the location of the ATM instructed to

dispense the currency for payment.' – see paragraph 0041).

It would have been obvious to one of ordinary skill in the art at the time the

invention was made to have modified PG Pub. '856, by incorporating the ability to

communicate the confirmation code and/or identification code to the recipient and not to

the sender, as was done by Amann, to enhance security on the money transfer process.

This is a <u>provisional</u> obviousness-type double patenting rejection.

Claims 15 - 18 are provisionally rejected under the judicially created doctrine of

obviousness-type double patenting as being unpatentable over Claims 4, 10, 12 – 13,

15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171, herein referred

to as PG Pub. '856, in view of Risafi (US Patent 6,473,500).

Regarding Claim 15, PG Pub. '856 claims:

- storing the identification code on the host computer system; ("storing the...code

  on the host computer system." – see Claim 22 and Claim 23 of PG Pub. '856);

- receiving at the host computer system input corresponding to the confirmation

  code and/or identification code from a dispensing terminal in communication with

  the host computer system. ("host computer system is further operative to receive

  input associated with the payout card, and further includes instructions for

  comparing the input to the stored account code and stored identification code,

  and instructions for allowing a portion of the payout funds to be debited from the

  payout account if the input matches the stored account code and stored

  identification code allowing funds, corresponding to at least a portion of the

  desired amount of money, to be dispensed by the dispensing terminal." – see

  Claim 40 of PG Pub. '856);

- comparing the input to the confirmation code and/or identification code stored on

  the host computer system (see Claim 40 of PG Pub. '856); and

- allowing funds, corresponding to at least a portion of the desired amount of

  money, to be dispensed by the dispensing terminal if the input matches the

  confirmation code and/or identification code stored on the host computer system.

  (see Claim 40 of PG Pub. '856).

  PG Pub. '856 does not claim:

- receiving an identification code established by the recipient.

  Risafi discloses a method further comprising:

- receiving an identification code (PIN) established by the recipient. ("The user

  selects a PIN of his or her choice upon inserting the purchased card into an

  terminal or by accessing another designated device, such as a interactive voice

  response unit ("IVRU")." – see col. 3, line 65 – col. 4, line 1).

It would have been obvious to one of ordinary skill in the art at the time the

invention was made to have modified PG Pub. '856, by incorporating the ability for the

recipient to select his own identification code, as was done by Risafi, to allow the

identification code to be set to a code more easily remembered by the recipient.

Regarding Claims 16 – 18, although the conflicting claims are not identical, they

are not patentably distinct from each other because PG Pub. '856 claims a confirmation

code (stored account code) and/or identification code (stored identification code). (see

Claim 40 of PG Pub. '856). While PG Pub. '856 does not explicitly state that the

confirmation code and/or the identification code includes a number, letter or symbol, it is

well-known in the art that security codes, such as a PIN, an identification number and a

computer password, can be composed of numbers, letters or symbols.

This is a <u>provisional</u> obviousness-type double patenting rejection.

Claim 19 is provisionally rejected under the judicially created doctrine of

obviousness-type double patenting as being unpatentable over Claims 4, 10, 12 – 13,

15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171, herein referred

to as PG Pub. '856, in view of Risafi and Shore.

Regarding Claim 19, Seifert does not claim a method of wherein the confirmation code and/or identification code includes an image.

Shore discloses a method of wherein the confirmation code and/or identification code includes an image. ("The image verification would be an additional security measure that would work in conjunction with all the others." – see paragraph 0123).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified PG Pub. '856 and Risafi, by incorporating a variety of formats for the confirmation code and/or identification code, as was done by Shore, to ensure that the confirmation code and/or identification code could be communicated in a versatile manner and allowing further security for the funds transfer process.

This is a <u>provisional</u> obviousness-type double patenting rejection.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The references cited to Amos (US Patent 6,554,184), Cooper (US Patent Pub. 2003/0028491), and Marcous (US Patent 5,650,604), are considered to be relevant to the claimed invention due to their reference to money transfer systems.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jason M. Borlinghaus whose telephone number is (703) 308-9552. The examiner can normally be reached on 8:30am-5:00pm M-F.
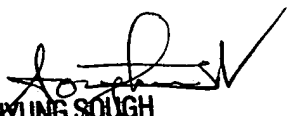
If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Hyung Sough can be reached on (703) 308-0505. The fax phone number

for the organization where this application or proceeding is assigned is 703-872-9306.

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***

HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600